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By claims, re-insurances, & return premiums paid on account 1893 and previous years.....	\$ 415,051.45
Transfer to underwriting surplus to close 1893 account ..	40,000.00
retained fund	20,000.00
Balance	74,871.98
	\$ 549,923.43

Having compared the above statements with the books, vouchers, and securities of the Company, we hereby certify them to be correct.

A. S. MURRAY, Secretary.
J. VALL, Auditor.
R. DUNNAN, Auditor.

Singapore, 7th March, 1895.

COMPARATIVE STATEMENT SHOWING THE PROGRESS OF THE COMPANY SINCE 1890.

Year ending 31st December.	Net Premiums.	Net Claims Paid.	Per Cent. Profit.	Dividends.
1890	\$64,814	\$27,615	50 per cent.	5
1891	744,774	470,722	55	5
1892	716,035	518,510	66	5
1893	814,575	707,873	95	7
1894	925,709	856,104	92	10

NORTH BORNEO NOTES.

SANDAKAN, March 15th.

The most important and interesting item of news is the announcement of the appointment of Mr. J. Levesley P. Beaufort as Governor of British North Borneo. This news has given very general satisfaction in the community, with whom he was very popular during his previous term of office; and the return of Mr. Beaufort to these sunny shores is also a matter for congratulation. Our joy is, however, not unmixed with sincere regret at the thought of losing Governor and Mrs. Creagh, who have been so long and so well known in the colony. The Governor and Mrs. Creagh, who have been so long and so well known in the colony, are leaving for home. The Governor and Mrs. Creagh, who have been so long and so well known in the colony, are leaving for home.

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to divert themselves with smashing the vast mirrors on the walls. It was the very delicious of loot! A French writer notices the curious fact that many of his countrymen were more attracted by a mechanical or clockwork curiosity than by the richest jewels. He describes the din and disturbance of the following night, when the whole camp rang with the drumming of toy monkeys beating cymbals, flutes, cellophane, and the singing of various mechanical birds; the sounds, with the striking of alarm clocks and the repository of a thousand musical boxes in every key, were mingled with the sonorous laughter of *les gens de faciles à amuser*. He may well say of the scene that it was a nightmare.

AN ACT OF RETALIATION.

But it must not be supposed that the English had no share in all this. It was an act of retaliation in which we took our part, and after what may be called the official clearance was over, some valuable prizes were found. For instance, on asking a friend who had entered with the cavalry whether he had secured anything of interest, he eagerly put his hand into his pocket and brought out a large handful of pearls, some as large as the end of one's third finger, quietly observing: "Yes, I got two of these, and one or two other odd things." One of the odd things was a skull, supposed to be that of a former Emperor, lined inside with pure gold, and standing on a solid tripod of the precious metal, with a ladle of the same belonging to it. It was said to be used, on certain festive occasions, as a punch-bowl. Then there was the lock, an ideal work, stumbled across a large box, or rather image, about three feet and a half high, which, upon its pedestal, was lying on the floor, and by all accounts a valuable one. But the lucky one had not been through the Indian Muley for nothing; a touchstone came from his pocket, and the golden joss found its way to England, where a sum, variously stated at from twelve to fifteen thousand pounds, was said to have been paid for it. A pair of chased gold clasps, of European make, no doubt sent out as a present to his Celestial Majesty, came into the hands of an acquaintance for the modest price of a sovereign and a bottle of whisky. Comte d'Hérissou mentions that his orderly, an Arab Spahi, brought him two handfuls of pearls, which he refused, but which a brother officer bought for a bottle of brandy. True, brandy was expensive, and cost a hundred francs the bottle; but the pearls sold afterwards for thirty-five thousand francs. Pearls and beautifully carved lamps of ivory seem to have been the favorite loot, strong, strong, strong, in front of the great mandarins. Most of the pearls were in consequence bored, as is usual in the East.

A ROMANTIC EXPERIENCE.

"The lake was full of gold fish with many beautiful water birds on it; and everywhere about the place roamed little Chinese pug-dogs, sniffing disconsolately for their lost mistresses. But all the ladies had departed, as an amusing experience of Comte d'Hérissou proves. Having seen enough of looking at the strolled into the park, and jumping into a lacquered gondola rowed off to inspect an island palace in the middle of the lake. On entering the chief room, which was furnished with yellow sofas, like Turkish divans, he thought he heard a sound as of someone breathing. With his hand on his sword-hilt he kicked over one of the sofas which seemed rather bulky, when out tumbled a lovely young creature, dressed like an empress, in precious embroidered silk tissue, who promptly prostrated herself with her back to the intruder, striking her forehead on the ground, and discovering her beautiful back tresses fastened by enormous gold pins to match the long golden nails fitted to every finger. When she had been raised and reassured the other seats began to enlarge themselves, little by little, and shortly the young interpreter found himself surrounded by 27 beautiful damsels of the Imperial harem. The situation was ludicrous; but he gallantly took charge and ferried them across the lake, nine at a time, in the gondola, disembarking them out of sight at a wash-house containing a gorgeous imperial carriage (originally sent out with Lord Macartney as a present from George III. to the Emperor, and apparently never used), and finally despatching them after an awkward encounter with one of his own sergeants, who wished to share the spoil, on three carts with a safe-conduct in the direction of Jehol, some hundred miles to the northward, whither the Imperial owner—the "Son of Heaven," forthwith—had precipitately fled a few days before.

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elastic boots. The converted savage must be a "middle-class evangelist," as Dr. Caut calls it; and his Church, like his country, must get all her laws from an English prototype. Missions seem to be a logical necessity for the Church; and in some form or other we owe a spiritual system to the races with whom we mix, for it is quite evident that wherever we go we unconsciously destroy the laws, customs, moral and religious life of those subject peoples. Our substitutes may be feeble and ridiculous as they often are, and yet we owe something to the people whose systems we have broken up, and apparently we ought not to do, and leave undone many things we ought to do, because owing to the multiplicity of religious tenets, we don't know what to do.

THE GOOD SLEEP OF A BAD MAN.

In a certain prison that we all have heard of lay a convict upon his narrow iron cot. He was to be hanged the next morning. Yet he lay there, covered by a rough blanket, sleeping as quietly and soundly as a tired schoolboy. Occasionally the guard in the passage outside peered between the bars of the cell, only to find his charge breathing deeply and regularly. This man had violated the law prohibiting murder; yet he had not violated the physical laws governing his own body, and Nature rewarded him as if he had been the noblest of his race.

That same night, less than a mile away, a rich man tossed and tumbled upon his luxurious bed. He was a good and useful member of society, yet he could not sleep. And, worse still, this happened to him every night. Sleep it might be, but it was not the sleep of a good man. God giveth his blessing, was precisely a stranger to this man. What ailed him? The tortures of conscience? Want of money? The fear of enemies? Nothing of the sort. Then why didn't he sleep as well as the murderer? You would like to know? Right, let us look into the matter.

I got to sleep at night; I would be for hours tossing about. In the morning I was worse tired than when I went to bed. This was Mrs. Eliza Mathews, of 1, North Road, Burnt Oak, Edgware, near London, writing on September 22nd, 1892. Just two years before this time she lost her health. A foul taste in the mouth, loss of appetite, and great distress after eating were among first things she complained of. She craved for a change, and finally she could not eat, and when the worst distress had set in for her, she was told to turn to the gutter. Her skin grew yellow, her eyes yellow, and she had a constant pain at her chest, sides, and between her shoulders. Her bowels were constipated, and the least exertion set her heart thumping as if it must jump up into her mouth. At such times it was as much as she could do to get her breath. She got so thin and weak she was good for nothing. She couldn't walk out doors without stopping to rest every few rods almost.

The doctor did what he could for her, all day long, but she would not get better. At first he said he thought her illness was owing to the smell of the farm-yard. This he thought possible. Even the smell of violets had made her strong from time to time. But the doctor was wrong. If he had been right, she would have got better when the family left the farm at Bentley Priors and went to live at Burnt Oak. But she was not improved by the change of air; she grew worse and worse.

In May, 1892, says Mrs. Mathews, "I went over to Chelmsford to visit my aunt, Mrs. Troughton. She told me of the good Mother Selig's Curative Syrup had done her, when she had indigestion and dyspepsia. She bought me a bottle, and I began taking it. After a few doses I felt relief. I kept on taking it, and in two months I was strong and as well as ever. My husband and friends were astonished, yet I assumed that what Selig's Syrup had done it, Yours truly, (Signed) ELIZA MATHIEWS."

The point is plain enough. The convict slept soundly because he was a healthy man, although he was a wicked one. Our rich friend rolled about all night because his nerves were unstrung by the state of his stomach. Our correspondent was prostrated by the same thing—indigestion and dyspepsia. The remedy named cured her, and she is now strong and healthy. The reason remains a secret with the roots and herbs from which it is made. Yet so long as it drives away disease and gives us back our health and strength, who cares for its mystery? Results, not arguments, are what we all want.

Burnt Oak House, Edgware, September, 22nd, 1892. I have known Mrs. Mathews for some seven years, and remember her long and lingering illness. She informs me that Mother Selig's Curative Syrup cured her, after medical and other means failed. Mrs. Mathews is a lady of respectability, and her word can be implicitly relied upon. You can use this statement in any way you may think proper. Yours truly, (Signed) T. H. EDGWARE, Grocer and General Provision Dealer, Burnt Oak House, Edgware. "Advt."

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Today's Advertisements.

EASTERN AND AUSTRALIAN STEAM-SHIP COMPANY, LIMITED.
FOR SYDNEY AND MELBOURNE.
(Calling at Port Darwin and Queensland Ports, and taking through cargo to Adelaide, New Zealand, Tasmania, &c.)

THE Steamship "CATTERTHUN," Captain Shannon, will be despatched for the above ports on TUESDAY, the 19th instant, at 11 A.M.

This well-known Steamer is specially fitted for Passengers, and has large Cooling Chambers, thus ensuring a supply of Fresh Meat, Ice, &c., throughout the voyage. A daily qualified Surgeon is carried.
For Freight or Passage, apply to GIBB, LIVINGSTON & Co., Agents.
Hongkong, 15th March, 1895. [320]

PUBLIC AUCTION OF A VALUABLE LEASE-HOLD PROPERTY Situate at Victoria, Hongkong, to be SOLD
FRIDAY, the 23rd March, 1895, at 3 o'clock P.M. at the Premises.
The Property will first be offered in ONE LOT and if not sold will be offered in LOTS as follows:—
Lot 1. The tenement No. 31, First Street.
Lot 2. The tenement No. 33, First Street.
Lot 3. The tenement No. 35, First Street.
Lot 4. The tenement No. 37, First Street.
The above tenements are situated on the Remains of the Island Lot No. 419.
For further Particulars and Conditions of Sale, apply to
VICTOR H. DEACON, Solicitor,
or to
J. M. ARMSTRONG, Auctioneer, Hongkong.
Hongkong, 15th March, 1895. [361]

